



Don't Let Costly 401(k) Fees Hide Any Longer

The latest Fiduciary Employee 401(k) Fee Study found that 75% of small business plans pay hidden fees, with the average industry cost being approximately 52%, and some providers charging anywhere between 80-100% in hidden fees (in general, revenue sharing and wrap fees).¹

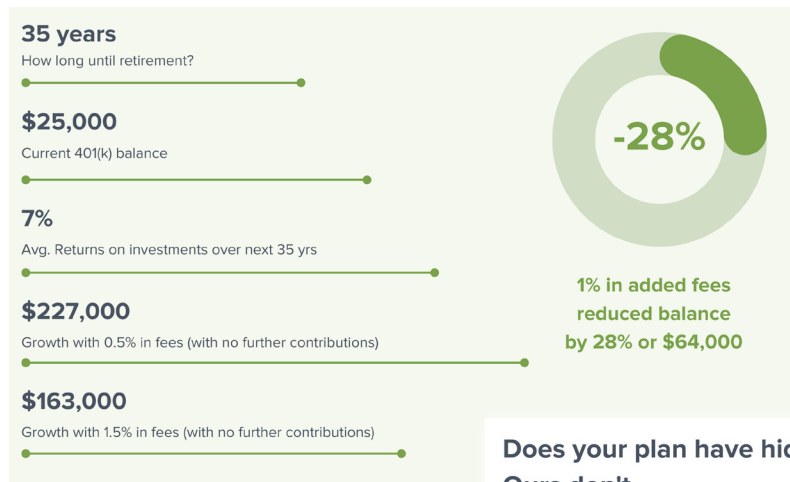
Also, according to the U.S. Department of Labor, Employee Benefits Security Administration (EBSA), under certain scenarios it's possible for 1% in fees to reduce a retirement account balance by 28%.²

Think about that...

If your 401(k) provider is charging hidden fees, we highly recommend you investigate their 408b-2 fee disclosure to find out what you're actually paying. There's a good chance you could eliminate hidden costs and ultimately help plan participants retire according to their needs and goals.

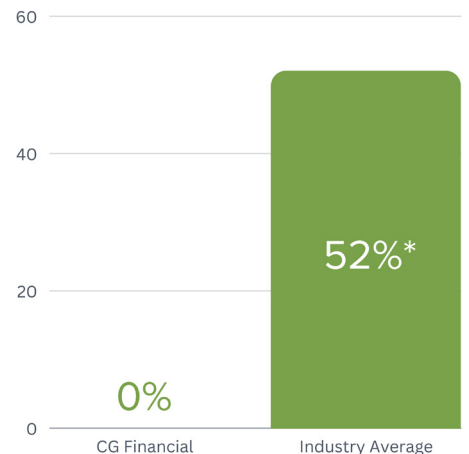
CG Financial Services prides itself on transparent and competitive pricing, proactive and personal service, and decreasing your fiduciary liability. As an independent advocate of increasing fee transparency, we have 0% hidden fees.

Hypothetical: How Much Difference Can 1% in Fees Make?



Source: U.S. Department of Labor

Does your plan have hidden fees? Ours don't.



*Source: 2021 Fiduciary Employee 401(k) Fee Study

Interested in a fee analysis?

Get in touch with our experienced team.

Monday - Friday 8:30 am - 5:00 pm

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1. Employee Fiduciary, (n.d.). 401(k) fee study - 75% of small business plans pay hidden fees. 401(k) Plans for Small Businesses. Retrieved December 14, 2022, from <https://www.employeefiduciary.com/knowledge-center/401k-fee-study-75-of-small-business-plans-pay-hidden-fees>

2. U.S. Department of Labor, Employee Benefits Security Administration. (2019, September). A look at 401(k) plan fees - dol. www.dol.gov. Retrieved December 14, 2022, from <https://www.dol.gov/sites/dolgov/files/EBSA/about-ebbsa/our-activities/resource-center/publications/a-look-at-401k-plan-fees.pdf>